

CLAIM AMENDMENTS

1. (Currently Amended) An electronic bill presentment and payment system, said system comprising:

- a database for storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;
- a conversion ~~[[processing]]~~ processor communicating with said database, said conversion processor adapted to convert for converting data received from said plurality of billers into a format compatible with said database;
- a biller interface communicating with said database for allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and status of said biller's bills stored in said database;
- a ~~processing capacity~~ portal interface element communicating with said database for supporting a plurality of visual interfaces, each of said visual interface supported by an Internet site different from other of said visual interfaces, each of said visual interfaces capable of allowing a consumer to review and pay said consumer's bills;
- a consumer interface communicating with said database for allowing said consumer to change information in said database; and
- an authentication ~~[[capacity]]~~ element communicating with said database for determining whether said consumer meets certain predetermined requirements before a new account is authorized to allow said consumer to access said database.

2. (Currently Amended) A system as defined in Claim 1, wherein said authentication ~~[[capacity]]~~ element includes an input means for allowing said consumer to input personal information that can be used to identify and authenticate said consumer.

3. (Currently Amended) A system as defined in Claim 1, wherein said authentication ~~[[capacity]]~~ element includes a credit verifier for determining whether said consumer has been authorized to access said database.

4. (Currently Amended) A system as defined in Claim 1, wherein said credit verifier is adapted to use a third party credit verifier.

5. (Currently Amended) A system as defined in Claim 4, wherein said portal interface element is adapted to prompt said consumer, via one of said visual interfaces, for logon information and to receive from said consumer, via said visual interface, information which is used to initiate ~~is authorized access to said database by a credit verifier during a particular consumer session on a visual interface, only after~~ an interactive session between said system and said credit verifier to obtain authorization for said consumer to have access to information from said database via said portal interface element during a particular consumer session on said visual interface.

6. (Currently Amended) A system as defined in Claim 1, further comprising:
a biller authentication element ~~capacity~~ communicating with said database, said biller authentication element adapted to authenticate ~~for authenticating~~ each of said plurality of billers.

7. (Currently Amended) A system as defined in Claim 1, further comprising:
a bill payment processor ~~processing capacity~~ capable of communicating with a plurality of financial institutions to couple said financial institutions to said database to facilitate payment of bills.

8. (Currently Amended) A system as defined in Claim 1, further comprising:
a bill payment processor ~~processing capacity~~ capable of communicating with a plurality of payment facilitators to couple said payment facilitators to said database to facilitate payment of bills.

9. (Currently Amended) A method for electronic billing presentment and payment, said method comprising the steps of:

storing data relating to a plurality of bills sourced from a plurality of billers[[,]] and corresponding to a plurality of consumers in a database;

converting data received from said plurality of billers into a format that is compatible with said database;

allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and status of said biller's bills stored in said database;

supporting a plurality of visual interfaces, each supported by an Internet site different from other of said visual interfaces, each of said visual interfaces capable of allowing a consumer to review and pay said consumer's bills;

determining whether said consumer meets certain predetermined requirements before a new account is authorized to allow said consumer to access said database;

communicating with said database for allowing said consumer to change information in said database; and

allowing a consumer to pay bills from one of said visual interfaces.

10. (Original) A method as defined in Claim 9, wherein said step of allowing a consumer to pay bills further comprises the steps of:

receiving from said consumer login information;

initiating an interactive session with a credit verifier to obtain authorization for said consumer to have access to information from said database; and

after said authorization from said credit verifier has been received from said credit verifier, allowing said consumer to access information in said database in order to pay bills.

11. (Currently Amended) A method as defined in Claim 10, wherein said credit verifier is adapted to use a third party credit verifier.

12. Canceled.

13. (Original) A method as defined in Claim 9, further comprising the step of:

allowing said consumer to input personal information that can be used to identify and authenticate said consumer.

14. (Currently Amended) A method as defined in Claim 9, further comprising the step of:

communicating, by each of said plurality of billers, with said database for authenticating each of said plurality of billers.

15. (Currently Amended) A method as defined in Claim 9, further comprising the step of:

allowing said consumer to run an inquiry ~~inquire~~ online about status of at least one bill, said inquiry being conveyed to particular billers.

16. (Original) A method as defined in Claim 9, further comprising the step of:
automatically notifying a biller when a consumer has paid a bill.

17. (Original) A method as defined in Claim 9, further comprising the step of:
allowing a biller to modify, online, the format in which a bill is presented to said consumer on said visual interface.

18. (Original) A method as defined in Claim 9, further comprising the step of:
allowing said consumer to modify, online, the format in which a bill is presented to said consumer on said visual interface.

19. (Original) A method as defined in Claim 9, further comprising the step of:
allowing said consumer to pay bills from a plurality of visual interfaces, each on a different Internet site.

20. (Currently Amended) A method for electronic billing presentment and payment, said method comprising the steps of:

storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers in a database;
communicating with said database for authenticating each of said plurality of billers;
converting data received from said plurality of billers into a format compatible with said database;

allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and status of said biller's bills stored in said database;

supporting a plurality of visual interfaces, each of said visual interfaces supported by an Internet site different from other of said visual interfaces, each of said visual interfaces capable of allowing a consumer to review and pay said consumer's bills;

determining whether said consumer meets certain predetermined requirements before a new account is authorized to allow said consumer to access said database;

allowing said consumer to input personal information that can be used to identify and authenticate said consumer;

communicating with said database for allowing said consumer to change information in said database; and

allowing a consumer to pay bills from one of said visual interfaces.